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26. (New) A method for automatically renaming payee names received from the electronic transfer of financial data into a personal financial management program, comprising the steps of:

receiving a financial statement comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount;

receiving a user command replacing the received payee name with a preferred payee name;

creating a data structure including a record associating the received payee name with the corresponding preferred payee name;

automatically replacing the received payee name with the preferred payee name for each occurrence of the first payee name in the financial statement;

receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name; and

automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement.

27. (New) The method of claim 26, wherein the data structure comprises:
an active payee table containing a list of received payee names; and
a dummy payee table containing a dummy field including deleted payee names
and a list of active payee names having links to the preferred payee names.

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28. (New) The method of claim 27, wherein the step of automatically replacing the received payee name with the preferred payee name comprises the steps

of:

- automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name; and
- searching the dummy payee table to find an exact match for the received payee name in the transaction.

29. (New) The method of claim 26, further comprising the step of reconciling an ending balance in the financial statement with an opening balance in a personal data store by:

- comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

- if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

- if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and
- displaying the correct beginning balance.

30. (New) The method of claim 29 further comprising the step of displaying a prompt indicating that the opening balance has changed to the beginning opening balance in the personal data store.

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31. (New) The method of claim 29, wherein the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store comprises the steps of:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store; and

if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

32. (New) The method of claim 31, further comprising the steps of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

33. (New) A computer system configured to automatically rename payee names received from the electronic transfer of financial data into a personal financial management program by performing the steps of:

receiving a financial statement comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount;

receiving a user command replacing the received payee name with a preferred payee name;

creating a data structure including a record associating the received payee name with the corresponding preferred payee name;

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automatically replacing the received payee name with the preferred payee name for each occurrence of the first payee name in the financial statement;

receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name; and

automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement.

34. (New) The computer system of claim 33, wherein the data structure comprises:

an active payee table containing a list of received payee names; and

a dummy payee table containing a dummy field including deleted payee names and a list of active payee names having links to the preferred payee names.

35. (New) The computer system of claim 34, further configured to perform the step of automatically replacing the received payee name with the preferred payee name by:

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automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name; and
searching the dummy payee table to find an exact match for the received payee name in the transaction.

36. (New) The computer system of claim 33, further configured to perform the step of reconciling an ending balance in the first financial statement with an opening balance in a personal data store by:

comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

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if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and

displaying the correct beginning balance.

37. (New) The computer system of claim 36, further configured to perform the step of displaying a prompt indicating that the opening balance has changed to the beginning opening balance in the personal data store.

38. (New) The computer system of claim 36, further configured to perform the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store by:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store; and

if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

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39. (New) The computer system of claim 38, further configured to perform the steps of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

40. (New) A computer-readable medium on which is stored a computer program comprising instructions which, when executed by a computer, perform the steps of:

receiving a financial statement comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount;

receiving a user command replacing the received payee name with a preferred payee name;

creating a data structure including a record associating the received payee name with the corresponding preferred payee name;

automatically replacing the received payee name with the preferred payee name for each occurrence of the first payee name in the financial statement;

receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name; and

automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement.

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41. (New) The computer-readable medium of claim 40, the data structure comprises:

an active payee table containing a list of received payee names; and
a dummy payee table containing a dummy field including deleted payee names
and a list of active payee names having links to the preferred payee names.

42. (New) The computer-readable medium of claim 41, wherein the step of automatically replacing the received payee name with the preferred payee name comprises:

918 automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name; and
searching the dummy payee table to find an exact match for the received payee name in the transaction.

43. (New) The computer-readable medium of claim 40, further comprising the step of reconciling an ending balance in the first financial statement with an opening balance in a personal data store by:

comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and
displaying the correct beginning balance.

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44. (New) The computer-readable medium of claim 43, further comprising the step of displaying a prompt indicating that the opening balance has changed to the beginning opening balance in the personal data store.

45. (New) The computer-readable medium of claim 43, wherein the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store comprises:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store; and

if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

46. (New) The computer-readable medium of claim 45, further comprising the step of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

RECORD OF INTERVIEW

The applicants would like to thank Examiner Caudle for her help and courtesy during the telephone interview with the undersigned attorney on November 22, 1999. The undersigned attorney faxed proposed a new claim, which is recited above as new claim 26, to the Examiner. The undersigned attorney discussed the claim and discussed